

Retiree Information

Benefits for PCCD Retirees

Retirees who are eligible for PERS or STRS retirement benefits upon separation from the District may be eligible for:

1. Life-time medical insurance at District cost, eligibility is based on hire date, retirement date and/or PCCD union affiliation
2. Reimbursement of Medicare Premiums
3. Life insurance continues until age 66, conversion is available at the retiree's expense.
4. Membership in the Peralta Retiree Organization.

Peralta Retiree Organization (PRO) is an organization of all Peralta retirees which was formed in 2004 to provide assistance and representation to and for retiree whenever necessary in matters relating to retirement, and to sponsor activities for the general welfare of its members. PRO distributes a periodic newsletter which keeps its membership informed on a variety of District events and activities. Visit the PRO website for more information: www.peraltaretirees.org.



Dental Coverage upon Separation or Retirement from Peralta Service - Here are some options!



Plan/ Regulation			
Criteria	COBRA Regulation (Rates will change on renewal)	Kaiser Permanente Senior Advantage Plan	Assembly Bill 528 Regulation
Who is eligible?	Anyone losing group dental coverage through termination of employment or retirement	A retiree or dependent who is enrolled in the traditional Kaiser and elects to join the Kaiser Senior Advantage Plan	Academicians who are retiring from STRS covered employment with PCCD
Who pays the cost?	Employee/former employee	PCCD (if retiree is enrolled on Kaiser Senior Advantage Plan)	Retiree
Duration? How long will coverage last?	As long as payments are made, generally for up to 18 months, other extensions may be possible	For duration of enrollment in the Kaiser Senior Advantage Plan with PCCD	As long as payments are made by the 10th of each current coverage month
Election window	Must elect within 60 days of separation/retirement or termination	Generally within 30 days of reaching Medicare entitlement	Must elect within 60 days upon separation from service (no late entry)
Network	Delta Dental Premier or United Health Care Dental	DeltaCare, a PMI product, limited network	Delta Dental Premier
How to elect?	Complete COBRA election form; make payments	Complete Kaiser Senior Advantage Form	Complete election form; make payments
Group number	938 (Delta Dental) / 04N6328 (UHC)	65	7226
Single	UHC: \$24.32 / Delta: \$61.88	No additional cost to retiree	\$82.60
2 party	UHC: \$38.91 / Delta: \$105.20		\$153.81
3 party	UHC: \$59.58 / Delta: \$160.91		\$190.52
Sliding scale benefits?	No	No	Yes Year 1: 70%; Year 2: 80%; Year 3: 90%; Year 4: 100%
Where can you obtain more information?	Combined Evidence of Coverage & Disclosure Form	DeltaCare Dental HMO Program	Carrier Summary
Website location	www.peraltaretirees.pswbenefits.net		www.deltadentalins.com